

THE CLAIMS

What I claim as my invention is:

1. A method for using a computer to enable or to facilitate communication between 2 parties in which one party pays a fee, bears a cost, or provides consideration which benefits in part the receiving party, comprising:

- i. utilizing a network presence;
- ii. inputting into the computer search terms or information, including by the use of clicks on hypertext links, to search for or to locate the address, account, location, or reference identification of an account or address associated with a specific party to receive the communication;
- iii. inputting into the computer information that creates, formats, forwards, edits, modifies, addresses, or directs a communication or transmission;
- iv. inputting into the computer a payment identifier, account information, security code, or other information to enable a party to pay for, to assume a cost or obligation, to charge or otherwise to bill, to account, to

debit, to access benefits, to license, or otherwise to transfer benefits or consideration that in whole or in part benefit the receiver party;

- v. segregating, transmitting, storing, holding, distributing, or passing through transmissions or communications directed to an account, address, or location associated with a specific receiver, account, or address;
- vi. compensating party who receives communications or participates in the method.

2. The method of claim 1, in which the step of utilizing a network presence, comprises:

- i. establishing a network presence on one or more networks or devices;
- ii. and further comprising:
 - establishing unique addresses, accounts, pass-through means, or other identifiers for parties to receive communications or transmissions;
 - and providing a network accessible searchable database or information display or interface to enable a party to browse, to search for, to locate, or to find an address, account, location, or reference identification

of an account or address associated with a specific party to receive the communication; and providing additional information, pages references, links, or other data about or concerning the receiver party or its associations.

3. The method of claim 1, in which the step of inputting into the computer search terms or information to search for or to locate the address, account, location, or reference identification of an account or address associated with a specific party to receive the communication, comprises:
- i. establishing unique addresses, accounts, pass-through means, or other identifiers for parties to receive or access communications or transmissions;
 - ii. verifying, checking, or authenticating that the specific parties to receive the communication are authentically associated with the commonly known party most often or commonly associated in the public's mind with the name or association of the name given as a party intending to receive communication;

- iii. Providing a means to search, find, locate, identify, and access addresses, accounts, locations, or reference identifications associated with accounts or addresses associated with a specific party to receive the communication or transmission;
- iv. Providing additional information about the receiver party or its associations.

4. The method of claim 1, in which the step of inputting into the computer search terms or information to search for or to locate the address, account, location, or reference identification of an account or address associated with a specific party to receive the communication, comprises:

- i. establishing addresses, accounts, locations, reference identifications, identifiers, channels, codes, e-mail addresses, web site addresses or pages, storage accounts, or other repositories, pass-through accounts, addresses, sites, or means for parties to receive communication or transmission;
- ii. organizing the addresses, accounts, locations, reference identifications, identifiers, channels, codes, e-mail addresses, web site addresses or pages, storage accounts, or other


repositories, pass-through accounts, addresses, sites or means so that they can be searched and located by the name or association of the parties to receive the communication or transmission;

- iii. providing a means to search, find, locate, identify, and access addresses, accounts, locations, or reference identifications associated with an account or address associated with a specific party to receive the communication or transmission.

5. The method of claim 1, in which the step of inputting into the computer information that creates, formats, forwards, edits, modifies, addresses, or directs a communication or transmission, comprises:

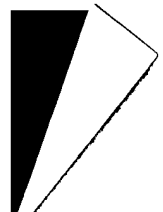
- i. Providing services or means to enable parties to input information such as text, audio, or graphics or to create, to format, or to direct communications, e-mail, or transmissions.

6. The method of claim 1, in which the step of inputting into the computer a payment identifier, account information, security code, or other information to enable parties to pay for, to assume a cost or



obligation, to charge or otherwise to bill, to account,
to debit, to access benefits, to license, or otherwise to
transfer benefits or consideration comprises:

- i. Establishing terms, conditions, and legal agreements between the parties;
- ii. Inputting or enabling parties to input into the computer information to accept or to form a legally binding contract or agreement between the parties;
- iii. providing services or means to enable one or more parties to pay for, to assume a cost or obligation, to charge or otherwise to bill, to account, to debit, to access benefits, to license, to provide consideration, or otherwise to compensate or benefit one or more other parties;
- iv. providing services or means to process payment, to transact financial transfers, to authenticate or authorize transactions, to charge a party a fee or cost, to receive payment and consideration, to segregate consideration received, to account for consideration received, or otherwise to enable a party to provide or to transfer consideration.




7. The method of claim 1, in which the step of segregating, transmitting, storing, holding, distributing, or passing through transmissions or communications directed to an account, address, or location associated with a specific party, receiver, account, or address comprises:

- i. Segregating, storing, holding, or directing transmissions or communications directed to a specific receiver party in or to an account, location or address associated with a specific receiver party;
- ii. transmitting, passing through, or distributing communication to Receiver parties or to an account or address or location associated with receiver party on or corresponding to a receiver party's request or agreement to access or receive communication.

8. The method of claim 1, in which the step of compensating party who receives communications or participates in the method comprises:

- i. Receiving, authorizing, and segregating financial and beneficial transfers;
- ii. accounting for fees, revenues, costs, and other items;
- iii. transmitting, storing, holding, or distributing communication to receiver parties



or to an account or address or location
associated with receiver;

- iv. enabling parties that have received
communication to access the communication by
enabling the parties to download, read, view,
or otherwise access the communication;
- v. compensating or paying parties that have
received communication or participated for his
or her or their reception, participation, or
per agreement.

9. A method and system for enabling or facilitating
communication in which a Merchant Intermediary enables or
facilitates one party to pay a fee, bear a cost, or
provide consideration that in whole or in part benefits
the party that receives the communication for the right
or opportunity to transmit or to direct a communication
to the receiver party, comprising:

- i. establishing an interface, site, identifier,
or network presence on one or more networks or
devices;
- ii. establishing addresses, accounts, identifiers,
channels, codes, e-mail addresses, web site
addresses, storage accounts, or other

- repositories, pass-through accounts,
addresses, sites, or means;
- iii. establishing one or more unique sites,
accounts, or addresses for unique receiver
parties in which the Merchant Intermediary may
hold, segregate, or pass through information
or transmissions directed to a specific
Receiver, account, or address;
 - iv. establishing a means for a party to locate the
address or account of a specific receiver
party;
 - v. providing services or means to allow parties
to create, to format, or to direct
communications or transmissions to specified
receiver parties;
 - vi. providing services or means to allow parties
to pay for, to assume a cost or obligation, to
charge or otherwise to bill, to account, to
access benefits, to debit, to license, or
otherwise to compensate or benefit the
Merchant Intermediary or the Receiver;
 - vii. providing services or means to receive fees,
to segregate benefits received, to charge
parties a fee or cost or otherwise processes
financial transactions or transfers associated
with a party's acquiring the right or the

- opportunity to transmit or to direct communication to an address or account associated with a specific Receiver party;
- viii. receiving, authorizing and accounting for fees, revenues, costs, and other items;
- ix. transmitting, storing, holding, or distributing communication to Receiver parties or to accounts, addresses, or locations associated with Receiver parties;
- x. compensating or paying Receiver parties for his or her or their participation.

10. The method of claim 1 wherein the party is referred or delivered directly to a page, address, account, or location associated with a receiver party such that the party does not have to input or to search for or locate the page, address, account, or location associated with a receiver party.

11. The method of claim 1 wherein the party does not have to input or enter any information or data relating to the address, account, or content of the communication because the communication is pre-existing or automatically directed, forwarded, transmitted, or otherwise addressed or sent to the address or account corresponding to the specific receiver party.

12. The method of claim 1 wherein the party does not have to enter any payment identifier, account information, security code, or other information to enable the party to access an existing account, to transfer payment, or to provide consideration because the party's computer or other device, for example by use of cookies or other means, automatically provides this or other information.

13. The method of claim 1, wherein the party does not have to pay fees, or bear a cost because a third party provides consideration or compensation that benefits the receiver party.

14. The method of claim 1 wherein the receiver party is compensated with consideration other than money.

15. The method of claim 1 wherein the receiver party may set the terms, price, and conditions of the agreement or communication.

16. The system and method of claim 9 where the communication is stored on the email server, host computer, or other device of the Merchant Intermediary and not transmitted immediately to another computer.

17. The method of claim 1 where the communication includes one of more types or kinds of data or information including for example, text, characters, audio, graphics, compressed video, or any other type of information that can be expressed in binary or digital form.

18. The system and method of claim 9 wherein the caller party accesses the Merchant Intermediary by utilizing a voice network or communicates using voice or audio information.

19. The method of claim 1 wherein a Merchant Intermediary performs the method and acts an intermediary between caller parties and receiver parties.

20. The method of claim 1 wherein instead of compensating party who receives communications or participates in the method, comprises:

- i. compensating party who receives communications or participates in the method;
- ii. compensating other parties who refer parties or otherwise participate in the method.